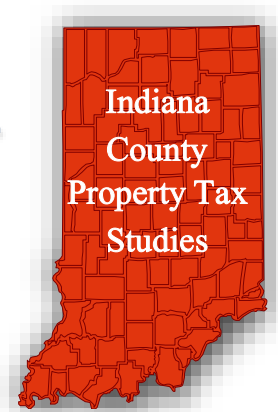


2013 Crawford County Property Tax Report with Comparison to 2012

Legislative Services Agency

September 2013



This report describes property tax changes in Crawford County between 2012 and 2013.

Property tax changes in 2013 were affected most by local factors, such as changes in assessed values, deductions, levies, credits, and tax rates. However, three statewide trends affected a large number of counties.

- First, pay-2013 was a statewide reassessment year. In past reassessments there were double-digit percentage increases in assessed values, but this time assessments were almost unchanged statewide. The difference was trending, which has been adjusting assessments annually since 2007. Few counties experienced large assessment increases in 2013. Many experienced assessment decreases.
- Second, farmland assessments continued to rise, with the base rate of an acre increasing 8.7% from \$1,500 to \$1,630. High commodity prices and low interest rates were the reason. Rising farmland assessments were especially important in rural counties, where farmland is a larger part of total assessed value.
- Third, many local income tax credit rates increased substantially. This was due to a corrected distribution of local income tax revenues to local governments. Extra income tax revenue was applied to tax credits in 2013. This may mean that credit rates will fall (and tax bills will rise) in 2014.

Still, local factors were most influential in individual counties in 2013. Here is what affected taxes in Crawford County.

	Average Change in Tax Bill, All Property	Total Levy, All Units	Certified Net Assessed Value	Tax Cap Credits % of Levy
2013	6.7%	\$8,195,757	\$296,974,120	12.8%
Change		7.4%	2.5%	
2012	-3.9%	\$7,630,381	\$289,769,006	10.5%

Comparable Homestead Property Tax Changes in Crawford County

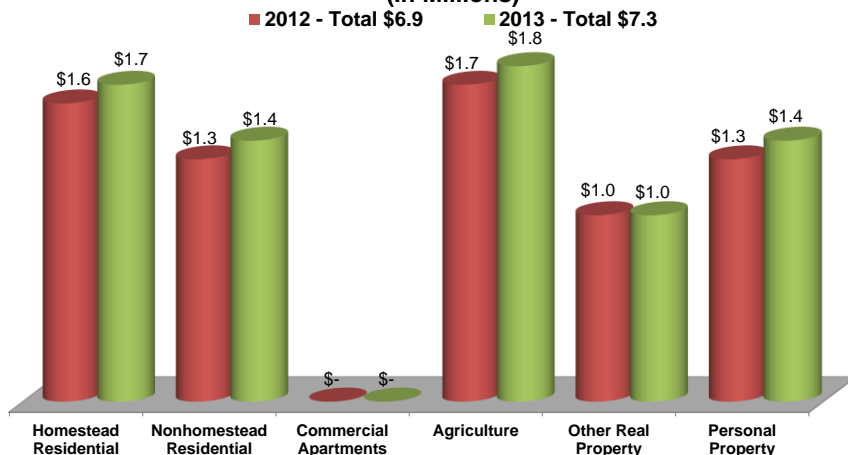
The total tax bill for all taxpayers in Crawford County increased by 6.7% in 2013. The main reason was a 7.4% increase in the total property tax levy. In this reassessment year, certified net assessed value increased by 2.5%. The levy increased more than certified net assessed value, so tax rates increased. This caused tax cap credits as a share of the levy to rise from 10.5% in 2012 to 12.8% in 2013.

Crawford County homeowners experienced a 2.8% increase in property tax bills in 2013. This was due to an increase in property tax rates. Homestead net assessed value decreased slightly. Statewide, the average homeowner's tax bill was almost unchanged.

	2012 to 2013	
	Number of Homesteads	% Share of Total
Summary Change in Tax Bill		
Higher Tax Bill	1,570	53.3%
No Change	228	7.7%
Lower Tax Bill	1,147	38.9%
Average Change in Tax Bill	2.8%	
Detailed Change in Tax Bill		
20% or More	336	11.4%
10% to 19%	382	13.0%
1% to 9%	852	28.9%
-1% to 1%	228	7.7%
-1% to -9%	614	20.8%
-10% to -19%	263	8.9%
-20% or More	270	9.2%
Total	2,945	100.0%

Note: Percentages may not total due to rounding.

Comparison of Net Property Tax by Property Type (In Millions)



In Crawford County net property taxes were well divided between all property classes except apartments in 2013. Total net property taxes increased 6.7%, compared to an average 2.1% increase statewide. Agricultural property saw the biggest increase, while commercial apartment net taxes experienced the only decrease.

Property tax rates increased in all 15 Crawford County tax districts in 2013. The average tax rate rose by 5.0% because a large levy increase exceeded an increase in certified net assessed value. Statewide, the average tax rate increased by 4.2%.

compared to a 3.7% statewide levy increase. Detailed levy changes for local governments in Crawford County are included in a later table.

Property Type	Gross AV Pay 2012	Gross AV Pay 2013	Gross AV Change	Net AV Pay 2012	Net AV Pay 2013	Net AV Change
Homesteads	\$211,987,300	\$206,414,000	-2.6%	\$65,254,493	\$64,686,207	-0.9%
Other Residential	65,415,900	68,570,000	4.8%	63,103,341	66,138,601	4.8%
Ag Business/Land	86,820,400	94,971,700	9.4%	79,325,426	87,546,109	10.4%
Business Real/Personal	103,220,490	104,940,332	1.7%	88,537,018	90,443,432	2.2%
Total	\$467,444,090	\$474,896,032	1.6%	\$296,220,278	\$308,814,349	4.3%

Net AV equals gross AV less deductions and exemptions. Certified net AV is set with the budget, certified by the county auditor and used to calculate tax rates. It may be adjusted by the auditor to account for appeals. Net AV in the above table is summed from tax bills. It includes TIF allocations while Certified net AV does not. Gross AV also is summed from tax bills. Circuit breaker tax caps are calculated on gross AV.

Crawford County's total billed net assessed value increased by 4.3% in 2013. Increases in agricultural assessments were the main reason. Net assessed value for all of Indiana was nearly unchanged, rising by only 0.1%.

Tax Cap Category	2012	2013	Difference	% Change
1%	\$68,931	\$89,142	\$20,211	29.3%
2%	714,013	920,095	206,082	28.9%
3%	35,407	60,338	24,932	70.4%
Elderly	2,920	5,711	2,791	95.6%
Total	\$821,271	\$1,075,287	\$254,016	30.9%
% of Levy	10.5%	12.8%		

Total tax cap credits in Crawford County were \$1.1 million, which was 12.8% of the levy. This was more than the state average of 10.9%, and much more than the median or typical county percentage of 4.2%. Tax rates were the main determinant of tax cap credits. Crawford County's average tax rate was higher than the statewide average

rate. Most of the tax cap credits in Crawford County were in the 2% nonhomestead residential/farmland category. A later table shows tax cap credits by category for each local government unit.

Tax cap credits in Crawford County increased \$254,016 between 2012 and 2013. Credits as a share of the total levy rose to 12.8% in 2013 from 10.5% in 2012.

Crawford County Levy Comparison by Taxing Unit

Taxing Unit	2009	2010	2011	2012	2013	% Change			
						2009 - 2010	2010 - 2011	2011 - 2012	2012 - 2013
County Total	7,546,871	7,820,807	8,218,929	7,630,381	8,195,757	3.6%	5.1%	-7.2%	7.4%
Crawford County	2,664,276	2,748,506	2,852,321	2,963,467	3,014,584	3.2%	3.8%	3.9%	1.7%
Boone Township	6,472	6,627	6,781	7,026	7,171	2.4%	2.3%	3.6%	2.1%
Jennings Township	27,966	31,591	14,359	15,676	16,085	13.0%	-54.5%	9.2%	2.6%
Johnson Township	2,437	2,602	2,667	2,763	2,813	6.8%	2.5%	3.6%	1.8%
Liberty Township	12,664	13,400	13,715	14,211	14,493	5.8%	2.4%	3.6%	2.0%
Ohio Township	10,684	11,021	4,896	5,361	5,493	3.2%	-55.6%	9.5%	2.5%
Patoka Township	15,773	16,257	16,514	17,108	17,459	3.1%	1.6%	3.6%	2.1%
Sterling Township	15,891	16,368	16,626	16,603	17,611	3.0%	1.6%	-0.1%	6.1%
Union Township	6,764	7,100	7,254	7,511	7,663	5.0%	2.2%	3.5%	2.0%
Whiskey Run Township	11,029	11,965	12,171	12,194	12,917	8.5%	1.7%	0.2%	5.9%
Alton Civil Town	0	0	0	0	0				
English Civil Town	75,169	77,701	79,162	79,234	82,477	3.4%	1.9%	0.1%	4.1%
Leavenworth Civil Town	20,287	20,935	19,860	20,621	20,612	3.2%	-5.1%	3.8%	0.0%
Marengo Civil Town	54,658	56,139	57,283	59,375	60,398	2.7%	2.0%	3.7%	1.7%
Milltown Civil Town	53,968	58,097	56,721	59,294	58,800	7.7%	-2.4%	4.5%	-0.8%
Crawford County Community School Corp	3,976,899	4,133,663	4,263,003	3,543,295	4,029,642	3.9%	3.1%	-16.9%	13.7%
Crawford County Public Library	138,932	143,511	146,423	151,839	154,427	3.3%	2.0%	3.7%	1.7%
Marengo-Liberty Township Fire	54,719	56,489	57,749	59,840	60,886	3.2%	2.2%	3.6%	1.7%
English Fire	150,706	156,189	234,245	218,153	228,859	3.6%	50.0%	-6.9%	4.9%
Whiskey Run Fire Protection District	78,620	74,086	46,583	60,710	61,844	-5.8%	-37.1%	30.3%	1.9%
Leavenworth Fire Protection District	0	0	128,474	127,460	129,381			-0.8%	1.5%
Crawford County Solid Waste Mgmt Dist	168,957	178,560	182,122	188,640	192,142	5.7%	2.0%	3.6%	1.9%
Crawford County Redevelopment Commission	0	0	0	0	0				

Crawford County 2013 Tax Rates, Credit Rates, and Net Tax Rates for Homesteads by Taxing District

			Credit Rates						Net Tax Rate, Homesteads
Dist #	Taxing District	Tax Rate	LOIT PTRC	COIT Homestead	CEDIT Homestead	CEDIT Residential	LOIT Homestead	LOIT Residential	
13001	Boone Township	2.7538	--	--	--	--	--	--	2.7538
13002	Alton Town	2.7538	--	--	--	--	--	--	2.7538
13003	Jennings Township	2.6578	--	--	--	--	--	--	2.6578
13004	Leavenworth Town	2.8674	--	--	--	--	--	--	2.8674
13005	Johnson Township	2.5140	--	--	--	--	--	--	2.5140
13006	Liberty Township	2.6957	--	--	--	--	--	--	2.6957
13007	Marengo Town	3.1953	--	--	--	--	--	--	3.1953
13008	Ohio Township	2.6389	--	--	--	--	--	--	2.6389
13009	Patoka Township	2.6916	--	--	--	--	--	--	2.6916
13010	Sterling Township	2.7065	--	--	--	--	--	--	2.7065
13011	English Town	3.3877	--	--	--	--	--	--	3.3877
13012	Union Township	2.7111	--	--	--	--	--	--	2.7111
13013	Whiskey Run Township	2.6826	--	--	--	--	--	--	2.6826
13014	Milltown Town	3.7708	--	--	--	--	--	--	3.7708
13016	Johnson Township-English Fire	2.6900	--	--	--	--	--	--	2.6900

Notes: A *Taxing District* is a geographic area of a county where taxing units overlap, so the sum of the taxing unit tax rates is the total district rate.

The *Tax Rate* is the gross levy divided by net assessed value, in dollars per \$100 assessed value.

The *LOIT*, *COIT*, and *CEDIT* credits are funded by local income taxes.

The *Net Tax Rate for Homesteads* is calculated by reducing the tax rate by the various credit percentages.

Crawford County 2013 Circuit Breaker Cap Credits

Taxing Unit Name	Circuit Breaker Credits by Property Type					Circuit Breaker as % of Levy	
	(1%) Homesteads	(2%) Other Residential and Farmland	(3%) All Other Real/Personal	Elderly	Total	Levy	
<i>Non-TIF Total</i>	89,142	920,095	60,338	5,711	1,075,287	8,195,757	13.1%
<i>TIF Total</i>	0	0	0	0	0	233,748	0.0%
<i>County Total</i>	89,142	920,095	60,338	5,711	1,075,287	8,429,505	12.8%
Crawford County	32,745	337,639	17,818	2,096	390,298	3,014,584	12.9%
Boone Township	0	1,161	0	0	1,161	7,171	16.2%
Jennings Township	235	1,570	0	16	1,821	16,085	11.3%
Johnson Township	7	285	0	1	293	2,813	10.4%
Liberty Township	215	1,647	158	22	2,041	14,493	14.1%
Ohio Township	38	420	0	1	458	5,493	8.3%
Patoka Township	109	2,396	0	11	2,516	17,459	14.4%
Sterling Township	137	1,795	389	5	2,327	17,611	13.2%
Union Township	69	1,120	0	5	1,194	7,663	15.6%
Whiskey Run Township	286	1,423	143	12	1,864	12,917	14.4%
Alton Civil Town	0	0	0	0	0	0	
English Civil Town	875	6,687	6,346	44	13,952	82,477	16.9%
Leavenworth Civil Town	186	2,877	0	22	3,085	20,612	15.0%
Marengo Civil Town	252	7,623	1,981	96	9,951	60,398	16.5%
Milltown Civil Town	1,374	10,245	4,650	5	16,274	58,800	27.7%
Crawford County Community School Corp	43,771	451,327	23,818	2,802	521,717	4,029,642	12.9%
Crawford County Public Library	1,677	17,296	913	107	19,994	154,427	12.9%
Marengo-Liberty Township Fire	902	6,918	663	91	8,574	60,886	14.1%
English Fire	1,567	28,386	1,640	117	31,709	228,859	13.9%
Whiskey Run Fire Protection District	1,369	6,813	685	59	8,925	61,844	14.4%
Leavenworth Fire Protection District	1,244	10,946	0	66	12,256	129,381	9.5%
Crawford County Solid Waste Mgmt Dist	2,087	21,520	1,136	134	24,877	192,142	12.9%
Crawford County Redevelopment Commission	0	0	0	0	0	0	
TIF - Jennings Township	0	0	0	0	0	233,748	0.0%

Notes: Circuit breaker tax cap credits are tax savings for taxpayers and revenue losses for local government units. Circuit breaker credits are highest in tax districts with the highest tax rates. These are usually districts that include cities or towns because the municipal tax rate is included in the district tax rate. This means that most circuit breaker credits are in cities and towns and in units that overlap cities and towns.

Circuit Breaker Credit Types:

Homesteads are owner-occupied primary residences and include homestead land and buildings in the 1% tax cap category. Owner-occupied mobile homes and agricultural homesteads are included in this category. This category only includes credits on the portion of the property that qualifies as a homestead.

Other Residential/Farmland includes small rental housing units, larger commercial apartments, second homes, long-term care facilities, and farmland, in the 2% tax cap category.

All Other Real/Personal is commercial, industrial, and utility land and buildings, and business equipment, including agricultural equipment, in the 3% tax cap category. This category also includes credits on the portion of homeowner properties that do not qualify as a homestead.

Elderly includes credits for the 2% annual limit on homestead tax bill increases for low-income homeowners, age 65 and over. The *Total Levy by Unit* is gross property taxes levied, before all tax credits. For TIF districts, this amount represents the TIF proceeds before circuit breaker credits. This information is included to allow comparison to the circuit breaker revenue losses.

Numbers may not total due to rounding.